

**“MOXMM500” Invitation Code Promotion
(the “Promotion”) Terms and Conditions**

1. These terms apply to the Promotion offered by Mox Bank Limited (“**Mox**”, “**we**”, “**us**”). By participating in the Promotion, you agree to these terms.
2. You must read these terms along with [Personal Information Collection Statement](#), [Privacy Policy](#), [General Terms and Conditions](#) and any other terms we may provide to you. These terms apply in addition to any such other terms, and your use of our products and services remains subject to such other terms.
3. If there is any inconsistency between these terms and any of our other terms, these terms will prevail.
4. To participate in the Promotion, you must:
 - (a) download the Mox app, successfully open a Mox Account using the invitation code displayed in the table in clause 21 of these terms (the “**Invitation Code**”) and apply and be approved for Mox Credit, during the period displayed in the table in clause 21 of these terms (the “**Promotion Period**”) (the Invitation Code is not case sensitive and so its letters can be entered into the Mox app in uppercase or lowercase); and
 - (b) either:
 - (i) spend at least the HKD amount displayed in the table in clause 21 of these terms next to the words ‘Mox Credit Spend Requirement’ across one, or more, Eligible Card Transaction(s) (as described below) using your Mox Credit during the period from when you opened your Mox Account and the following 30 days (the “**Mox Credit Spend Requirement**”); or
 - (ii) apply and be approved for an Instant Loan on Mox Credit of an amount and with a repayment period displayed in the table in

「MOXMM500」邀請碼推廣（「推廣優惠」）條款及細則

1. 本條款適用於由 Mox Bank Limited（「**Mox**」、「**我們**」）所提供的推廣優惠。參加本推廣優惠，即表示你同意本條款。
2. 你必須一併閱讀本條款、Mox 的[個人資料收集聲明](#)、[私隱政策](#)、[一般條款及細則](#)，以及我們可能向你提供的任何其他條款。除本條款外，任何該等條款亦一併適用，而你就使用我們的產品及服務仍須受該等其他條款的約束。
3. 本條款與我們任何其他的條款如有任何不一致，概以本條款為準。
4. 要參與本推廣優惠，你必須：
 - (a) 於本條款第 21 條列表中顯示的期限（「**推廣期**」）內下載 Mox app 並成功使用在本條款第 21 條列表中顯示的邀請碼（「**邀請碼**」）開立 Mox 戶口並申請與獲批核 Mox Credit（邀請碼不區分大小寫，因此可以將其字母以大寫或小寫形式輸入到 Mox 應用程式內）；及
 - (b) 完成下列其中一項：
 - (i) 於開立 Mox 戶口當天及其後的 30 日期限內，以你的 Mox Credit 完成一項或以上的合資格卡交易（於下文詳述），而交易金額不少於本條款第 21 條列表中「Mox Credit 消費要求」旁以港元顯示的消費金額（「**Mox**

<p>clause 21 of these terms next to the words 'Instant Loan Requirement' during the period from when you opened your Mox Account and the following 14 days; and</p> <p>(c) comply with any other requirements that we may specify in connection with the Promotion.</p> <p>"Eligible Card Transaction(s)" are transactions for the purchase of goods and services which are determined by Mox in its absolute discretion based on transaction records held by Mox (which are final and conclusive in case of any discrepancy). Some examples of transactions that are not Eligible Card Transaction(s) are those that are not eligible for CashBack (see clause 7.5(b) of Schedule 1 (Terms and conditions for accounts and card management) to the General Terms and Conditions) and e-wallet top-ups including, but not limited to, transactions conducted via WeChat Pay and Octopus top-ups conducted via Apple Pay.</p> <p>For an Eligible Card Transaction to contribute towards the Mox Credit Spend Requirement, the Eligible Card Transaction must have settled (i.e. appear as 'completed' in the Mox app, based on transaction records held by Mox, which are final and conclusive in case of any discrepancy) on or before 31 October 2022 (from 29 September 2022, this date is changed to 30 November 2022).</p> <p>5. We may change the dates of the Promotion Period or any other dates or time periods referred to in these terms at any time in our absolute discretion. Furthermore, if there is a quota displayed in the table in clause 21 of these terms (the "Quota"), the Promotion Period will end on the earlier of the last day of the Promotion Period and the date on which the use of the Invitation Code has reached the Quota. We will not update you on the use of the Quota (if any).</p> <p>6. Subject to the eligibility requirements set out in these terms, if you complete the</p>	<p>Credit 消費要求) ; 或</p> <p>(ii) 於開立 Mox 戶口當天及其後 14 日內期限, 以 Mox Credit 申請及獲批核「即時借」。而「即時借」申請的金額和還款期為本條款第 21 條列表中「「即時借」要求」旁顯示的金額及還款期; 及</p> <p>(c) 遵守我們所有任何其他有關參與本推廣優惠的要求。</p> <p>「合資格卡交易」是購買商品和服務的交易, 並由 Mox 根據其持有的交易紀錄及按其絕對酌情權而作出最終決定的(如有任何差異, Mox 保留最終決定權)。不被視為合資格卡交易的例子包括一般條款及細則附表 1 (戶口及卡管理條款及細則) 第 7.5(b)條中列明不合資格賺取 CashBack 的例子, 以及電子錢包充值, 包括但不限於通過微信支付進行的交易, 以及通過 Apple Pay 增值八達通卡的交易。</p> <p>一項「合資格卡交易」要計入 Mox Credit 消費要求, 該「合資格卡交易」須於 2022 年 10 月 31 日或之前(自 2022 年 9 月 29 日, 此日期改為 11 月 30 日)已完成結算(即根據 Mox 持有的交易記錄(如有任何差異, 該紀錄為最終和決定性的), 於 Mox 應用程式顯示為「完成」)。</p> <p>5. 我們有絕對酌情權隨時更改推廣期或任何其他日期或本條款中提及的期限。此外, 如本條款第 21 條有顯示適用名額(「名額」), 推廣期將於推廣期最後</p>
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<p>requirement set out in:</p> <p>(a) clause 4(b)(i) of these terms, you will receive the cash reward displayed in the table in clause 21 of these terms next to the words 'Mox Credit Cash Reward' (the "Mox Credit Cash Reward") from Mox within 30 days of settlement of all Eligible Card Transactions that contribute towards the Mox Credit Spend Requirement (i.e. the Eligible Card Transactions that appear as 'completed' in the Mox app as per Mox's transaction records); and</p> <p>(b) clause 4(b)(ii) of these terms, you will receive the cash reward displayed in the table in clause 21 of these terms next to the words 'Instant Loan Cash Reward' (the "Instant Loan Cash Reward") from Mox on or before 30 November 2022.</p> <p>Each of the Mox Credit Cash Reward and the Instant Loan Cash Reward will be deposited into your Mox Account.</p> <p>If you satisfy both requirements set out in clauses 4(b)(i) and 4(b)(ii) of these terms, you are entitled to receive both the Mox Credit Cash Reward and the Instant Loan Cash Reward.</p> <p>7. You are eligible for the Mox Credit Cash Reward and/or the Instant Loan Cash Reward (as applicable) only if:</p> <p>(a) you have never held a Mox Account in your name at any time prior to the opening of the Mox Account using the Invitation Code (you are considered to have held a Mox Account even if you haven't completed any transactions on your prior Mox Account);</p> <p>(b) you hold a valid Mox Account in your name when Mox attempts to pay you the relevant reward, with that Mox Account not having been suspended or closed by you or Mox or in arrears or default; and</p> <p>(c) you meet any additional requirements</p>	<p>一天或名額 (如有) 已滿當天 (以較早者為準) 結束。</p> <p>6. 在符合本條款所列資格要求的前提下, 如你完成:</p> <p>(a) 本條款第 4(b)(i)條的要求, 你將會在計入 Mox Credit 消費要求的所有合資格卡交易結算 (即根據 Mox 的交易紀錄, 該「合資格卡交易」於 Mox 應用程式顯示為「完成」) 起計 30日內收到本條款第 21 條列表中「Mox Credit 現金獎賞」旁所列的現金獎賞 (「Mox Credit 現金獎賞」); 及</p> <p>(b) 本條款第 4(b)(ii)條的要求, 你將於 2022 年 11 月 30 日或之前從 Mox 收到本條款第 21 條列表中「「即時借」現金獎賞」旁所列的現金獎賞 (「「即時借」現金獎賞」) 。</p> <p>Mox Credit 現金獎賞及「即時借」現金獎賞將各自存入你的 Mox 戶口。</p> <p>如達到本條款第 4(b)(i)條及第 4(b)(ii)的要求, 你可獲得 Mox Credit 現金獎賞及「即時借」現金獎賞。</p> <p>7. 你只在以下情況下才合資格獲得 Mox Credit 現金獎賞及 / 或「即時借」現金獎賞 (按適用) :</p> <p>(a) 在使用邀請碼開 Mox 戶口前的任何時間, 你從未以自己名義持有 Mox 戶口 (如你已有 Mox 戶口但尚未完成任何交易, 你亦被視為已持有 Mox 戶口) ;</p>
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<p>communicated by Mox.</p> <p>8. You can only participate in the Promotion once and may only receive one Mox Credit Cash Reward and one Instant Loan Cash Reward. If there is a Quota, the provision of the Mox Credit Cash Reward and/or the Instant Loan Cash Reward is on a first come, first served basis and in Mox's absolute discretion.</p> <p>9. Neither your participation in the Promotion nor your eligibility for any reward in respect of the Promotion may be transferred or assigned to any other person or exchanged or converted into any other benefit or right.</p> <p>10. Mox reserves the right at any time, without notice or reason and in its sole discretion, to:</p> <ul style="list-style-type: none"> (a) change, modify, suspend or terminate the Promotion or these terms (including any reward and its monetary value); (b) refuse to offer or distribute any reward to you if Mox believes your Mox Account has been opened for an improper purpose or for any other reason Mox deems relevant; (c) determine that the Invitation Code has been used for an improper purpose and cancel your use of the Invitation Code; and (d) make any decision in connection with the Promotion (including to refuse or suspend your participation in the Promotion or determine whether the Promotion can or cannot be combined with any other offer or promotion). <p>Any such decision shall be conclusive and binding on you.</p> <p>11. If you have received the Mox Credit Cash Reward and/or the Instant Loan Cash Reward and you subsequently close your Mox Account within 12 months of when you opened it, we have the right to deduct an amount equal to the total value of the relevant reward or rewards from your Mox</p>	<ul style="list-style-type: none"> (b) 當 Mox 向你發放相關獎賞時，你必須持有有效並以自己名義開立的 Mox 戶口，且該 Mox 戶口並未被你或 Mox 暫停或關閉，也沒有拖欠或違約；及 (c) 符合 Mox 向你傳達的其他附加要求。 <p>8. 你只能參加本推廣優惠一次及只可獲得 Mox Credit 現金獎賞及「即時借」現金獎賞各一次。如名額適用，Mox Credit 現金獎賞及/或「即時借」現金獎賞以先到先得的方式提供，送完即止，並由 Mox 保留絕對酌情權。</p> <p>9. 你就本推廣優惠的參與或領取與本推廣有關的任何獎賞的資格均不得轉讓或分配給任何其他人士，也不得交換或轉換為任何其他利益或權利。</p> <p>10. Mox 保留全權酌情決定，而不另行通知或提供理由，隨時：</p> <ul style="list-style-type: none"> (a) 修訂、更改、暫停或終止本推廣優惠或本條款（包括任何獎賞及其獎賞金額）； (b) 拒絕向你提供或分發任何獎賞，若 Mox 認為你 Mox 戶口的開立存在不正當的目的或任何 Mox 認為相關的理由； (c) 決定邀請碼是否以不正當目的被使用，並取消你對邀請碼的使用；及 (d) 作出與本推廣優惠相關的任何決定（包括拒絕或暫停你參與本推廣優惠，或決定本推廣優惠是否可以與其
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<p>Account prior to us completing the closure of your Mox Account.</p> <p>12. If any dispute arises in connection with the Promotion, Mox's decision is final.</p> <p>13. To the extent permitted by laws and regulations:</p> <p>(a) Mox, its affiliates and shareholders shall not be responsible for any loss suffered by you; and</p> <p>(b) you shall release Mox, its affiliates and shareholders from all actions, proceedings and claims which may be brought by or against Mox, its affiliates or shareholders,</p> <p>arising from or in connection with your participation in the Promotion (including any decision not to offer or distribute to you, or your failure to receive, any reward in respect of the Promotion) or these terms, unless any such loss is due to Mox's, its affiliates' or shareholders' negligence, fraud or wilful default and only to the extent such loss is reasonably foreseeable and has arisen directly and solely from such negligence, fraud or wilful default.</p> <p>This clause 13 continues after the expiry or termination of these terms or the Promotion.</p> <p>14. You acknowledge that Miles Travel Limited ("Mr. Miles") may receive remuneration, commission, rebates or other payments or benefits (together "Benefits") from us directly or indirectly in connection with the Promotion. The nature, amount and method of calculating any such Benefit may vary at any time. Mr. Miles is entitled to retain any such Benefit for its own account and benefit absolutely without having to make any prior disclosure to you.</p> <p>15. The Promotion does not constitute any offer, invitation or recommendation to any person to enter into any transaction.</p> <p>16. Nothing under these terms or the Promotion</p>	<p>他任何優惠或推廣優惠結合使用)。</p> <p>任何此等決定均視為最終決定並對你具有約束力。</p> <p>11. 如你已收到 Mox Credit 現金獎賞及/或「即時借」現金獎賞，而隨後於你開戶後的 12 個月內結束你的 Mox 戶口，我們有權在我們完成結束你的 Mox 戶口之前從你的 Mox 戶口扣除相關獎賞的總價值。</p> <p>12. 如就本推廣優惠有任何爭議，Mox 保留最終決定權。</p> <p>13. 在法律及法規允許的範圍內，就你對本推廣優惠的參與（包括就推廣優惠不向你提供或你未能收到任何獎賞的任何決定）或本條款所致或相關引起的損失：</p> <p>(a) Mox、其關聯公司及股東對你遭受的任何損失不承擔任何責任；及</p> <p>(b) 你須使 Mox、其關聯公司及股東免於由 Mox、其關聯公司或股東提出或針對 Mox、其關聯公司或股東的所有法律行動、法律程序及索償，</p> <p>惟就直接及純粹因 Mox、其關聯公司或股東的疏忽、欺詐行為或故意失責所引致的合理可預見之損失除外。</p> <p>本第 13 條在本條款或推廣期滿或終止後繼續有效。</p> <p>14. 你知悉 Miles Travel Limited (「里先生」) 可直接或間接從 Mox 獲得與本推廣優惠有關的報酬、佣金、回扣或其他付款或福利（統稱為「福利」）。任何此等福利的性質、金額和計算方法可隨</p>
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will deem, imply or suggest that a person or entity is acting as an agent or representative of Mox or otherwise soliciting business on behalf of Mox.

17. A person who is not a party to these terms has no rights to enforce or enjoy the benefit of any of their provisions under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) other than as set out in these terms.
18. These terms are governed in all respects by and construed in accordance with the laws of the Hong Kong Special Administrative Region. The parties submit to the exclusive jurisdiction of the courts of the Hong Kong Special Administrative Region.
19. The English version prevails if there is any inconsistency between the English and Chinese versions of these terms.
20. To borrow or not to borrow? Borrow only if you can repay!
- 21.

Invitation Code	MOXMM500
Promotion Period	1 September 2022 to 30 September (from 29 September 2022, the Promotion Period is extended to 31 October 2022)
Quota	150
Mox Credit Spend Requirement	HKD50
Mox Credit Cash Reward	HKD50
Instant Loan Requirement	Instant Loan amount of HKD10,000 or more and a repayment period of 3 or more months

時更改。里先生可絕對享有及保留任何此等福利，而不必事先向你披露。

15. 本推廣優惠並不構成對任何人進行任何交易的要約、邀請或推薦。
16. 本推廣優惠或本條款並未視作、暗示或表示任何人或實體為 Mox 的代理或代表，或以其他方式代表 Mox 招攬業務。
17. 並非本條款協議一方的人士無權按《合約（第三者權利）條例》（香港法例第 623 章）執行本條款的任何條文，或享有本條款的任何條文下的利益，除本條款另有列出外。
18. 本條款在所有方面均受香港特別行政區法律的管限，並根據香港特別行政區法律的詮釋。雙方得受香港特別行政區法院的專屬管轄權管轄。
19. 本條款的英文與中文版本如有任何不一致，概以英文版本為準。
20. 借定唔借？還得到先好借。
- 21.

邀請碼	MOXMM500
推廣期	2022 年 9 月 1 日至 2022 年 9 月 30 日（自 2022 年 9 月 29 日，推廣期延長至 2022 年 10 月 31 日。）
名額	150
Mox Credit 消	HKD50



Last updated: 29 September 2022	Instant Loan Cash Reward	HKD450	費要求	
			Mox Credit 現 金獎賞	HKD50
			「即時 借」要求	「即時借」金額為 HKD10,000 或以上及 3 個 月或以上還款期
			「即時 借」現金 獎賞	HKD450
			最後更新日期：2022 年 9 月 29 日	